

Exhibit 3
Loan Characteristics

		2001-2002 Totals	2001-2002 Great Rate	2001-2002 Great Start	2001-2002 New Start
Closed Loans		2,854	2,108	708	38
Loan Types	FHA	82.9%	78.9%	99.3%	0.0%
	VA	4.0%	5.4%	0.7%	0.0%
	Conventional Insd.	0.4%	0.4%	0.0%	2.6%
	Conventional Uninsd.	1.4%	0.1%	0.0%	97.4%
	Rural Development	11.1%	15.0%	0.0%	0.0%
PITI	Mean	\$579	\$577	\$606	\$227
	Median	\$577	\$574	\$605	\$233
	less than \$300	2.4%	1.2%	0.6%	100.0%
	\$300 - \$399	6.7%	7.4%	4.9%	0.0%
	\$400 - \$499	19.2%	20.8%	15.3%	0.0%
	\$500 - \$599	27.8%	28.3%	28.0%	0.0%
	\$600 - \$699	25.2%	24.6%	28.4%	0.0%
	\$700 - \$799	12.2%	11.6%	14.7%	0.0%
	\$800 - \$899	5.4%	5.2%	6.5%	0.0%
	\$900 & Above	1.1%	0.9%	1.7%	0.0%
PITI % of Income	Mean	21.6%	21.7%	21.7%	16.5%
	Median	21.1%	21.2%	21.3%	15.7%
	below 15%	9.7%	9.5%	8.8%	39.5%
	15% - 19%	31.7%	31.5%	32.1%	39.5%
	20% - 24%	33.4%	33.4%	34.5%	13.2%
	25% - 29%	18.0%	18.6%	17.1%	2.6%
	30% and higher	7.0%	6.9%	7.6%	5.3%
Targeted	Yes	12.0%	12.6%	10.7%	2.6%
	No	88.0%	87.4%	89.3%	97.4%
Status	Active	99.0%	99.0%	99.0%	100.0%
	Forecl Appr	0.1%	0.1%	0.1%	0.0%
	Forecl Sale	0.0%	0.0%	0.0%	0.0%
	REO	0.0%	0.1%	0.0%	0.0%
	Paid-off	0.8%	0.8%	0.9%	0.0%
Marketing Source	Builder	3.1%	3.8%	0.9%	8.0%
	RE Agent	46.4%	45.1%	49.4%	72.0%
	Lender	41.4%	41.9%	40.8%	8.0%
	Other	9.1%	9.2%	7.9%	12.0%